

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/085,820 : Confirmation No. 2390  
Applicant : David KNOX et al.  
Filed : February 26, 2002  
TC/A.U. : 3693  
Examiner : Sara M. Chandler  
Docket No. : 640-A01-004  
Customer No. : 23334  
For : CREDIT EXTENSION PROCESS USING A PREPAID CARD

**AMENDMENT AND ELECTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the Office Action dated August 17, 2009, please enter and consider the following amendment and remarks.

**CERTIFICATE OF TRANSMISSION**

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date September 17, 2009

By: Jon Gibbons

Signature: /Jon Gibbons/  
(Applicant, Assignee, or Representative)